

Information to identify the case:

Debtor 1	<u>Lucja KOTYNSKA</u>	Social Security number or ITIN	xxx-xx-5420
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of New Jersey		
Case number:	17-30642-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lucja KOTYNSKA

1/12/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lucja KOTYNSKA
 Debtor

Case No. 17-30642-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 16

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db +Lucja KOTYNSKA, 107 Sampson Street, Garfield, NJ 07026-2315
 517116321 +Andrzej Skomro, 107 Sampson Street, Garfield, NJ 07026-2315
 517116323 +Auto Mall 46, Attn. New Jersey Automotive, 186 Mantoking Road, Suite 2,
 Brick, NJ 08723-5888
 517116328 Citicards/Home Depot, PO Box 790110, Saint Louis, MO 63179-0110
 517116331 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan Motor Acceptance Corporation, PO Box 371491,
 Pittsburgh, PA 15250-7491)
 517116332 Nissan-Infiniti LT, PO Box 660366, Dallas, TX 75266-0366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2018 23:40:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 12 2018 23:40:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517116320 EDI: AMEREXPR.COM Jan 12 2018 23:23:00 American Express/Dress Barn, PO Box 981535,
 El Paso, TX 79998-1535
 517116324 EDI: CHASE.COM Jan 12 2018 23:23:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 517116327 +EDI: CITICORP.COM Jan 12 2018 23:23:00 Citi Cards, PO Box 6500,
 Sioux Falls, SD 57117-6500
 517116329 EDI: CBSKOHL'S.COM Jan 12 2018 23:23:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 517116330 +EDI: TSYS2.COM Jan 12 2018 23:23:00 Macy's/Department Stores National Bank,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 517116333 EDI: RMSC.COM Jan 12 2018 23:23:00 Synchrony Bank/Lowes, Attn. Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 517116334 EDI: RMSC.COM Jan 12 2018 23:23:00 Synchrony Bank/TJMaxx, Attn. Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 517116335 EDI: TFSR.COM Jan 12 2018 23:23:00 Toyota Financial Services, PO Box 8026,
 Cedar Rapids, IA 52408-9786

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517116322* +Andrzej Skomro, 107 Sampson Street, Garfield, NJ 07026-2315
 517116326* Chase, PO Box 15298, Wilmington, DE 19850-5298
 517116325* Chase, PO Box 15298, Wilmington, DE 19850-5298
 517116336* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, PO Box 8026,
 Cedar Rapids, IA 52408-9786)

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 John A. Lipowski on behalf of Debtor Lucja KOTYNSKA jall001@aol.com
 Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
 rsolarz@kmlawgroup.com

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 16

Date Rcvd: Jan 12, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5